

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 12-30192-KRH  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tyrone Matthews  
2710 Dunn Avenue  
Richmond, VA 23222

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-6365

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Tyrone Matthews is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: May 1, 2012

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Tyrone Matthews  
 Debtor

Case No. 12-30192-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: mitchella  
 Form ID: B18

Page 1 of 3  
 Total Noticed: 62

Date Rcvd: May 01, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2012.

db  
 10919489 +Tyrone Matthews, 2710 Dunn Avenue, Richmond, VA 23222-3807  
 +Carmax Auto Finance, 2040 Thalbro St, Richmond, VA 23230-3200  
 10919490 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 10914440 FIA Card Services aka Bank of America, by eCAST Settlement Corporation, as its agent,  
 POB 35480, Newark NJ 07193-5480  
 10914445 +HOME FURNISHINGS CREDIT CORPORATION, P.O. BOX 12812, NORFOLK, VA 23541-0812  
 10914443 +Home Furnish, 5324 Va Beach Rd, Virginia Beach, VA 23462-1828  
 10914444 +Home Furnishings, 5324 Virginia Beach Blvd, Virginia Beach, VA 23462-1828  
 10919506 +Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700  
 10914453 Navy Federal Credit Union, P. O. Box 3302, Merrifield, VA 22119-3302  
 10914459 Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988  
 10914464 +SVO Myrtle Beach, Inc., C/O Lowndes, Drosdick, Doster, et al, Att: Valerie N. Brown,  
 450 S. Orange Avenue - Suite 250, Orlando, FL 32801-3384  
 10919513 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
 (address filed with court: Wfds/Wds, Po Box 1697, Winterville, NC 28590-0000)  
 10919514 +Wffinance, 10419 Midlothian Tpke St, North Chesterfield, VA 23235-4407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr

EDI: QSB LUBMAN.COM May 02 2012 05:24:00 Sherman B. Lubman, P.O. Box 5757,  
 Glen Allen, VA 23058-5757  
 10914430 +EDI: BECKLEE.COM May 02 2012 05:23:00 American Express, c/o Becket and Lee, Po Box 3001,  
 Malvern, PA 19355-0701  
 10914431 EDI: BECKLEE.COM May 02 2012 05:23:00 American Express Bank FSB, c/o Becket and Lee LLP,  
 POB 3001, Malvern PA 19355-0701  
 10919488 +EDI: BANKAMER2.COM May 02 2012 05:23:00 Bank Of America, Po Box 17054,  
 Wilmington, DE 19850-7054  
 10914432 +EDI: BANKAMER.COM May 02 2012 05:23:00 Bank of America, Attn: Bankruptcy NC4-105-02-99,  
 Po Box 26012, Greensboro, NC 27420-6012  
 10914435 EDI: CAPITALONE.COM May 02 2012 05:23:00 CAPITAL ONE BANK (USA), N.A.,  
 C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091  
 10914433 EDI: CAPITALONE.COM May 02 2012 05:23:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
 Po Box 5155, Norcross, GA 30091-0000  
 10914434 +EDI: CAPITALONE.COM May 02 2012 05:23:00 Capital One, PO 85168, Richmond, VA 23286-0001  
 10914436 +EDI: CHASE.COM May 02 2012 05:23:00 Chase, Attn: Bankruptcy Dept, Po Box 100018,  
 Kennesaw, GA 30156-9204  
 10919491 +EDI: CHASE.COM May 02 2012 05:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 10919492 +EDI: CHASE.COM May 02 2012 05:23:00 Chase/Cc, Po Box 15298, Wilmington, DE 19850-5298  
 10919493 +EDI: CITICORP.COM May 02 2012 05:23:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 10919494 +EDI: CRFRSTNA.COM May 02 2012 05:23:00 Credit First N A, 6275 Eastland Rd,  
 Brookpark, OH 44142-1399  
 10919495 +EDI: RCSFNBMARIN.COM May 02 2012 05:23:00 Credit One Bank, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 10919496 +EDI: DISCOVER.COM May 02 2012 05:23:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 10919497 +EDI: RMSC.COM May 02 2012 05:23:00 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998-4100  
 10919498 +EDI: RMSC.COM May 02 2012 05:23:00 Gecrb/Whitehall, Po Box 981439, El Paso, TX 79998-1439  
 10914441 +EDI: RMSC.COM May 02 2012 05:23:00 Gemb/sams Club Dc, Po Box 981400,  
 El Paso, TX 79998-1400  
 10919499 +E-mail/Text: collectionsbkb@glcu.org May 02 2012 06:33:17 Great Lakes Cr Un,  
 2525 Green Bay Rd, North Chicago, IL 60064-3082  
 10919502 EDI: HFC.COM May 02 2012 05:23:00 Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850-0000  
 10919500 +EDI: HFC.COM May 02 2012 05:23:00 Hfc, Po Box 3425, Buffalo, NY 14240-3425  
 10914442 +EDI: HFC.COM May 02 2012 05:23:00 Hfc - Usa/Beneficial, Attn: Bankruptcy, 961 Weigel Dr,  
 Elmhurst, IL 60126-1058  
 10914446 +EDI: HFC.COM May 02 2012 05:23:00 Household Realty Corporation, 961 Weigel Dr,  
 Elmhurst IL 60126-1058  
 10919501 +EDI: HFC.COM May 02 2012 05:23:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 10919503 +EDI: HFC.COM May 02 2012 05:23:00 Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425  
 10919504 +EDI: HFC.COM May 02 2012 05:23:00 Hsbc/Rs, 90 Christiana Rd, New Castle, DE 19720-3118  
 10919505 +E-mail/Text: ebnsterling@weltman.com May 02 2012 05:57:15 Kay Jewelers, 375 Ghent Rd,  
 Fairlawn, OH 44333-4600  
 10914447 EDI: RESURGENT.COM May 02 2012 05:23:00 LVNV Funding LLC as assignee of American Express,  
 c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  
 10914449 EDI: TSYS2.COM May 02 2012 05:23:00 MACYS RETAIL HOLDINGS, INC., TSYS DEBT MGMT., INC.,  
 PO BOX 137, COLUMBUS, GA 31902-0137  
 10919507 E-mail/Text: bankruptcydepartment@ncogroup.com May 02 2012 06:50:29 Nco Fin/99,  
 Po Box 41466, Philadelphia, PA 19101-0000  
 10914450 +EDI: TSYS2.COM May 02 2012 05:23:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 10914455 +EDI: NFCU.COM May 02 2012 05:23:00 NAVY FEDERAL CREDIT UNION, PO BOX 3000,  
 MERRIFIELD, VA 22119-3000  
 10914457 +E-mail/Text: bankruptcydepartment@ncogroup.com May 02 2012 06:50:29 NCO Financial,  
 PO 15630/Dept 03, Wilmington, DE 19850-5630  
 10914451 +EDI: NFCU.COM May 02 2012 05:23:00 Navy Federal Cr Union, Attention: Bankruptcy,  
 Po Box 3000, Merrifield, VA 22119-3000

District/off: 0422-7

User: mitchella  
Form ID: B18

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Total Noticed: 62

Date Rcvd: May 01, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

10914452 +EDI: NFCU.COM May 02 2012 05:23:00 Navy Federal Cr Union, 820 Follin Ln Se,  
Vienna, VA 22180-4907  
10914454 +EDI: NFCU.COM May 02 2012 05:23:00 Navy Federal Credit Union, Attention: Bankruptcy,  
Po Box 3000, Merryfield, VA 22119-3000  
10914460 EDI: PRA.COM May 02 2012 05:23:00 Portfolio Recovery Associates, LLC., PO Box 41067,  
Norfolk, VA 23541  
10914462 EDI: RECOVERYCORP.COM May 02 2012 05:24:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
10919509 +EDI: SEARS.COM May 02 2012 05:23:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
10914463 +E-mail/Text: 00svobankruptcy@starwoodvo.com May 02 2012 06:16:53 Starwood Vacation Owne,  
9002 San Marco Ct, Orlando, FL 32819-8600  
10919511 +EDI: STFL.COM May 02 2012 05:23:00 Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052  
10914466 +E-mail/Text: bncmail@w-legal.com May 02 2012 06:46:24 USAA FEDERAL SAVINGS BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
10914465 +EDI: USAA.COM May 02 2012 05:24:00 USAA Federal Savings Bank, 10750 Mcdermott Fwy,  
San Antonio, TX 78288-1600  
10919512 +EDI: USAA.COM May 02 2012 05:24:00 Usaa Savings Bank, Po Box 47504,  
San Antonio, TX 78265-7504  
10919515 +EDI: WFNNB.COM May 02 2012 05:23:00 Wfnnb/American Signatu, 4590 E Broad St,  
Columbus, OH 43213-1301  
10919516 +EDI: WFNNB.COM May 02 2012 05:23:00 Wfnnb/Vcf/Rt, Po Box 182789, Columbus, OH 43218-2789  
10914437 EDI: ECAST.COM May 02 2012 05:23:00 eCAST Settlement Corporation, POB 35480,  
Newark NJ 07193-5480  
10914439 EDI: ECAST.COM May 02 2012 05:23:00 eCAST Settlement Corporation assignee of,  
Chase Bank USA NA, POB 35480, Newark NJ 07193-5480 (8403904)  
10914438 EDI: ECAST.COM May 02 2012 05:23:00 eCAST Settlement Corporation assignee of,  
GE Money Bank/Sams Club, POB 35480, Newark NJ 07193-5480

TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Navy Federal Credit Union  
10919508 Nexcard/Mt, 00000-0000  
10914448\* LVNV Funding LLC as assignee of American Express, c/o Resurgent Capital Services,  
P.O. Box 10587, Greenville, SC 29603-0587  
10914456\* Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000  
10914461\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., PO Box 41067,  
Norfolk, VA 23541)  
10919510\* +Starwood Vacation Owne, 9002 San Marco Ct, Orlando, FL 32819-8600  
10914458 ##+Nextcard Inc, P.O. Box 923148, Norcross, GA 30010-3148

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

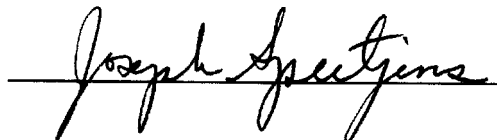
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2012

Signature:



District/off: 0422-7

User: mitchella  
Form ID: B18

Page 3 of 3  
Total Noticed: 62

Date Rcvd: May 01, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2012 at the address(es) listed below:

Eric David White on behalf of Creditor Navy Federal Credit Union ewhite@siwpc.com,  
kphares@siwpc.com;jtalley@siwpc.com;hfoy@siwpc.com;mfreeman@siwpc.com;kpittman@siwpc.com;naquilin  
a@siwpc.com;dcarter@siwpc.com;mwentz@siwpc.com;amorris@siwpc.com;klane@siwpc.com;charding@siwpc.c  
om;thonn@siwpc.com;scarter@siwpc.com  
Joseph S. Massie on behalf of Debtor Tyrone Matthews jmassie@massielawfirm.com,  
trobinson@massielawfirm.com;massielaw@gmail.com;hcoles@massielawfirm.com;sgoodwin@massielawfirm.c  
om  
Sherman B. Lubman lubmans@comcast.net, slubman@ecf.epiqsystems.com

TOTAL: 3